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**MELIZA**

Email: **MELIZA.332992@2freemail.com**

**AREA OF EXPERTISE**

Medical and Life Insurance

Universal Banking Operation

Operation Insurance

ICD 10 CPC Medical Coding

Claims and Underwriting Review

Sales and Telemarketing

Customer Service

HR Documents

Client Relationship Management

Credit Card and Loan Process

Accounting & QuickBooks

Office Administration

**CAREER OJECTIVES**

Hard working Business Administration graduate with 10years’ experience in Office Administration, Accounting and Customer Service function with proven leadership and skills and continuously growing.  Seeking to apply in a suitable position within a company that values passion, positivity, integrity, smart work and innovations.

**CAREER HISTORY**

**AXA Green Crescent Insurance Company PJSC, Abu Dhabi UAE**

Operation, Administrative and CSR Department **–** Insurance Coordinator Medical and Life Insurance

October 2015 – June 2016

* Run the office administration processes relating to the post-sales policy management, including accurate issuance of policies, efficient delivery of outputs such as contracts and invoices as well as first and second level policy administration.
* Coordination with clients, medical insurance brokers and TPA for the final issuance of Medical and Life insurance policies.
* Administered insurance card for new hire process, communicate to client and broker the HR documents such as EID, visa stamp status, transfer letter, passport, COC, dependent health insurance card requirements to issued insurance card and facilitated insurance benefits, surveys, and reporting.
* Knowledgeable in insurance regulatory laws and requirements in UAE - preferably DHA and HAAD medical insurance card regulation.
* Perform hands-on administration of insurance policies including document receipt, data verification, policy issuance and documentation, amendments, addition and deletion of members to the insurance policy, renewals, terminations as well as output generation and dispatch. Review monthly declarations and issue invoices, broking slip and quotations.
* Responsible for performing claims review based on medical records documentation and compliance guidelines to ensure accurate billing.
* In service training of medical coding, ICD 10 for Certified Professional Coder.

**KEY QUALIFICATIONS**

Claims Review

Policy Installation

Preparation of Quotation

Documentation

Closing of the Policy

Policy Renewals

Coordination with the insurance brokers and client

Endorsements

Renewals

Billing and Invoice

**INTEREST**

Banking

Insurance

Social Media

Business Networking

Investments

Sales

Current Events

Responsibility (CSR)

Information Technology

 **Orient Insurance - Al Futtaim PJSC, Abu Dhabi UAE**

Direct Sales Team - Investment & Insurance Advisor

 May 2014 – June 2015

* Sell various types of insurance policies to businesses and individual such as life and general insurance.
* Call on policyholders to deliver and explain policy, to analyze insurance program and suggest additions or changes, or to change beneficiaries.
* Interview prospective clients to obtain data about their financial resources and needs, the physical condition of the person or property to be insured, and to discuss any existing coverage.

**ACADEMIC QUALIFICATION**

Bachelor of Science in Business Administration (Degree) Major in

Banking and Finance

University of City of Manila, Philippines – Year 2000 -2004

* Monitor insurance claims to ensure they are settled equitably for both the client and the insurer.
* Perform back office administration, such as maintaining records and handling policy renewals.
* Achieved monthly sales business target.
* Awarded as **Top 7 Performer in UAE** for the month of July 2015.
* Manage to generate new clients pipeline and administrative tasks

Accomplishments:

**Citibank NA, Philippines**

Telesales - In source Team - Credit Officer

January 2011 - February 2014

**PERSONAL DETAILS**

Date of Birthday : 10-10-1983

Age : 31

Civil Status : Married

Country : Philippines

Language : English

Height : 5’0”

* Managed and monitored daily process of approved loan, credit card and insurance.
* Responsible for handling customer feedback, queries, complaints, request and telemarketing sales.
* Carried out financial statement analysis of applicant, guarantors, and co-borrowers to study repayment.
* Handled calls and sell personal loan and SME loans, deposits, credit card and insurance.
* Provides high level of client’s satisfaction; explain process, status and disbursement of the loan.
* Disbursement of approved loan to the client.
* Handles office administration and important documents for the approved credit card, loans and insurance.

Accomplishments:

* Achieved team and individual monthly quota.
* Developed and maintain good relationship with internal and external client.
* Create team building activities every month to achieve great call rally.
* Increase numbers of good service calls and ranking as the top credit officer.

**CERTIFICATES, SEMINARS,**

**& TRAININGS ATTENDED:**

Anti-Money Laundering Law & Countering Terrorist Financing

CSIS Global Bank Robbery Prevention & Response Training

Signature Verification Course

Counterfeit Detection Currency

Aftersales Service Skills and the

Fish Philosophy Training

**Banco De Oro Universal Bank, Philippines**

Frontline Department – Jr. Marketing Officer

August 2007 - December 2010

* Handles cash and checks deposits, withdrawals and examined checks for endorsement.
* Verifies signatures and ensure proper banking operation.
* Strong knowledge in selling deposit products and other services of the bank.
* Monitored and process all outstanding placements, investment and trust account.
* Opened new customer accounts including, savings, checking, time deposit, loans, and insurance, credit card and investment products.
* Responsible for handling customer feedback, queries, complaints and request
* Handle responsibilities of preparing the daily activities of customer care department
* Perform responsibilities of preparing, maintaining and analyzing administrative report
* Record and scrutinize the complaints received from customers
* Assist internal and external clients on making their banking transactions and inquiries
* Provide timely responses to the queries and complaints of customers through calls and emails
* Extensive knowledge of handling clerical and back office administrative tasks.

 Accomplishments:

* **BANCO DE ORO UNIBANK - SMART FRONTLINER AWARDEE FOR THE YEAR 2008 - 2010** SMX Convention Hall, SM Mall of Asia, Philippines**.**
* Handles effective Customer Service and nominated as one of the top marketing officer.
* Produce high numbers of approved credit card and personal and SME loans.
* Opened several clients as New to Bank accounts with good investment and savings capacity.

**Pilipinas International Marketing Services Inc.**

Accounting Department – Accounting Assistant cum Document Controller

October 2004 – August 2007

* Prepares sales contracts and record related revenue and expenses, ensuring compliance with revenue and cost recognition policies and procedures.
* Manage the records of accounts payable, account receivable, petty cash and expense report.
* Records and maintain the financial activities using the Quick Book accounting software.
* Prepares checks, check voucher, billing, account payables and receivables and updates credit collection.
* Responsible for coordinating meetings and presentation of public events and exhibitions.
* Responsible for filling and sending emails and handing over notes, sales and marketing documents to Administrative and Accounting Office.