**DHWANI**

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**Job Objective**

Seeking middle level assignments in Medical insurance, audit or accounts with a reputed organization to utilize my education and experience to the company’s best interest.

**Summary**

* *Quantitative and Analytical Skills –*Investigating cash and matching them with received signings and reconciling them while working with Jardine Lloyd Thomas. Investigating differences in any of the fund Limits and rectifying them in real time while working with Aretic Finance & Insurance as Risk Management Executive.
* *Domain knowledge –* Have fair knowledge of Insurance Market in UAE.
* *Research capabilities* – Demonstrated good research capabilities in resolving complicated queries in relation with Insurance Portals and various others products of Insurance while working with Prudence Insurance Brokers LLC.
* *Communication skills –* Developed good relationship with various teams which includes IT team, Policies team, Product management team, client services team in the process of handling queries related to Various Insurance Plans & Claims. Have always maintained the quality of service while working with Underwriters like Mednet,AXA, RSA, Tokyo Marine, Axis, Seaspan, Swiss Re and numerous Lloyds underwriters

**Academic Qualifications**

* Graduation in Bachelor of Management Studies with specialization in Finance from Mumbai University in the year 2010.
* Have pursued DFM (Diploma in Finance Management) from Welingker Institute of Management.

**Professional Experience**

Executive - Customer Advisory & Support Services in Prudence Insurance Brokers LLC Dubai (From March 2015 – till Date)

• Updating Renewals Track sheet and send it to the underwriters to chase the renewals due.

• Managing and motivating a team of 6 members and ensuring to provide the product knowledge to the team

• Preparing Renewal and new inquiry quotations for clients for Medical, Home, Travel & Motor Insurance.

• Resolving Client queries and enquiries in Insurance.

• Updating clients on Various Insurance Plans as per new offers and terms offered by Insurance companies.

• Following up with Clients and Insurance companies for Renewals and New enquiries.

• Negotiating on Terms offered by Insurance companies in order to provide best terms with maximum discount incorporating to clients.

• Generating Quotations from Online website Portals of Leading Insurance companies like AXA, Zurich, RSA etc. for Medical, Home, Travel & Motor Insurance.

• Preparing Benefit Comparison sheets including all best possible terms obtained from Insurance companies as per client requirements.

• Maintain records of Payments receivable and payable from Clients.

• Fair knowledge of Insurance quotation tools provided by Insurance companies like Tokyo Marine, AXA, Zurich to meet immediate client quote requirements.

• Maintain E- records as well Paper Filing records for all correspondence from Client and Insurance companies.

• Having fair knowledge for all Insurance plans offered by Leading Insurance companies like Aetna, Now Health, Daman, Salama & AXA for Medical, Home, Travel & Motor Insurance.

• Handling end to end process of Preparing Quotations to Sending Policy Documents to Clients.

• Meeting Clients for after sales servicing, resolving any queries in regards to policy terms and conditions and making presentation on benefits offered.

• Reviewing claims of Health, Property, Motor and Travel Insurance and helping underwriters to survey the claim by collecting and presenting all the information related to claims.

• Resolving claims related queries for Clients as well underwriters in order to make possible favourable claim settlements.

• Have also attended conferences and meetings of new plans launched in accordance with DHA held by Insurance companies like SALAMA – MEDNET, DAMAN AETNA , DUBAI INSURANCE etc.

• Knowledge of DHA / HAAD compliances.

Senior Associate in Jardine Lloyd Thompson India/ Lloyd and Partners Claims team (From August - 2011 till date)

* Been to London for 6 weeks to get trained for the role of an Insurance Administrator.
* Working for delegated clients for Lloyd & Partners Limited (Jardine Lloyds Thompson). Lloyd & Partners Limited being London’s 1st ranking insurance broking company.
* Produce accurate client documentation associated with the respective processes.
* To produce work within specified turnaround times.
* Have working knowledge of the core product principles and regulations that govern the products.
* Ensure that all statutory and company regulations are followed while processing work to protect clients, colleagues and the business interests of the company.
* Understand and contribute to the achievement of individual and departmental Key Performance Indicators and Service Levels Agreements.
* Displaying professional communication skills at all levels within organization and with external customers.

Technical Skills:

* Knowledge of Insurance Business
* Good presentation skills
* Fair knowledge of using Operating Systems Windows 98/2000, XP, Vista, Windows 7 etc.
* MS-Office - MS Word, Excel, Power Point.

General Skills:

* Knowledge of resource management and people management
* Knowledge of training and coaching
* Good written and oral communication skills
* Ability to grasp processes and understanding the implications of changes in processes
* Identify process improvement opportunities
* Eye for detail.

Risk Management Executive in Aretic Group of Companies Franchisee of Religare Securities Pvt. Ltd: (From June 2010 till May 2011)

* Processing Daily Limits for Clients on various markets which include Equities, Currencies, Commodities, FNO.
* Liaise between client, Brokers and HO to resolve client queries.
* Investigating & calculating cash and asset of clients and providing them with sufficient limits also making them aware of risks.
* Data analysing, Data entries, Calculating Margin funding, coordinating with clients, Report making on daily as well as weekly basis, Solving CTCL queries)

**Other Activities / Achievements**

* Was a member of the Risk team in Aretic Finance & Insurance and managed the Funds & asset reports for the clients of entire agency.
* Received LPL Spot Award & Quarterly R n R more than 8 times in the category of “Best performer of the month” for outstanding performance in supporting & setting up various helpful guidelines and performances.
* Have been member of process transition from Lloyd and Partners London to Lloyd and Partner India and stabilizing the process (Claims Operations - Pilot batch).
* Been highest scoring representative in product knowledge tests in JLT.
* Employee with lowest absenteeism & highest productivity

**Personal details:**

Date of birth: April 16, 1990

Marital Status: Married

Languages Known: English, Hindi, Gujarati and Marathi.